

**REMARKS/ARGUMENTS**

Claims 1-81 have been canceled. Claims 82-115 are newly submitted herewith.  
Applicant respectfully requests examination and consideration of pending claims 82-115.

Applicant asserts that the cancellation of claims 1, 3, 4, 6, 7, 10, 12-14, 18-21, 23-25, 27-29, 31-34, 36, 39 and 41-81 is undertaken herein merely to focus examination on newly submitted claims 82-115, and not to concede to the Examiner's current rejections. Applicant submits that the cancellation of claims 1, 3, 4, 6, 7, 10, 12-14, 18-21, 23-25, 27-29, 31-34, 36, 39 and 41-81 is done without prejudice. Applicant reserves the right to re-present such canceled claims in this application or in a corresponding continuation application, and to address the Examiner's rejections with respect to those claims at that time.

I. Objection to Claim 42

The Examiner has objected to claim 42 based on informalities. Applicant submits that the Examiner's objection is moot in light of Applicant's cancellation of claim 42 (without prejudice). Applicant reserves the right to pursue claim 42, in amended form overcoming the Examiner's objection, in this application or a corresponding continuation application.

II. Rejection of Claims Under 35 U.S.C. § 103

The Examiner has rejected claims 1, 3, 4, 6, 7, 10, 12-14, 18-21, 23-25, 27-29, 31-34, 36, 39 and 41-81 under 35 U.S.C. § 103(a) as being unpatentable over Kara (U.S. 5,822,739), Talmadge (U.S. 4,858,138), Edelman (U.S. 4,775,246), and "Information Based Indicia Program System Specification (IBIPSS). Applicant respectfully disagrees. However, claims 1, 3, 4, 6, 7, 10, 12-14, 18-21, 23-25, 27-29, 31-34, 36, 39 and 41-81 are canceled herein without prejudice, rendering the Examiner's rejection moot.

III. New Claims 82-115

Applicant submits new claims 82-115 for examination. Applicant submits that claims 82-115 are supported by the original specification and figures. A Request for Continued Examination (RCE) is filed concurrently herewith (with appropriate fee) so that claims 82-115 may receive consideration.

Applicant respectfully submits that claims 82-115 are neither taught nor suggested by the cited art. For example, with respect to claims 82-88, 90-105, and 107-115, the cited art fails to teach or suggest providing reports as recited in the respective independent claims. Further, with respect to claims 89 and 106, the cited art fails to teach or suggest providing a portion of user account information as recited in the respective claims. For at least the foregoing reasons, Applicant submits that claims 82-115 are allowable.

Appl. No. 09/163,993

Amdt, dated February 23, 2004

Reply to Office Action of October 22, 2003

Applicant respectfully requests that a timely Notice of Allowance be issued in this case.

Respectfully submitted,

THE HECKER LAW GROUP

Date: February 23, 2004

By: 

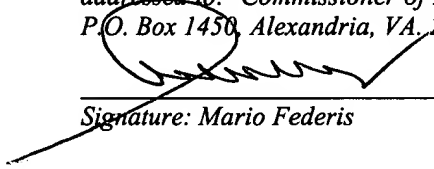
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**CERTIFICATE OF MAILING**

*I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as First Class Mail in an envelope addressed to: Commissioner of Patents and Trademarks, P.O. Box 1450, Alexandria, VA. 22313-1450:*

  
Signature: Mario Federis

February 23, 2004

Date